

Information to identify the case:

Debtor 1 Kevin C Duffy
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9527**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-16675**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin C Duffy

August 16, 2016

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy
Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Kevin C Duffy
DebtorCase No. 16-16675-TAB
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ccabralas
Form ID: 318Page 1 of 2
Total Noticed: 28

Date Rcvd: Aug 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2016.

db
 24538312 +Kevin C Duffy, 4505 N. Monitor, Chicago, IL 60630-3334
 24538313 +2G Exterior LLC, 6121 W. Giddlings, Chicago, IL 60630-2929
 24538313 +2G Exteriors LLC, 6121 W. Giddlings, Chicago, IL 60630-2929
 24538318 +Colleen Duffy, 4505 N. Monitor, Chicago, IL 60630-3334
 24538319 +Cook County Assessor's Office, 118 N. Clark Street, Chicago, IL 60602-1304
 24538322 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 24538323 +Equifax Information Services, LLC, PO Box 740241, Atlanta, GA 30374-0241
 24538325 +Experian Information Solutions, Inc., PO Box 4500, Allen, TX 75013-1311
 24538324 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 24538326 +Financial Pacific Leasing, LLC, 3455 S. 344th Way, #300, Auburn, WA 98001-9546
 24538327 +GMotorCars, 2411 E. Oakton Street, Arlington Heights, IL 60005-4819
 24538330 Johnathon Slomski, 1173 Pattee, Elburn, IL 60119
 24538331 +Kevin M. Duffy, 4505 North Monitor, Chicago, IL 60630-3334
 24538332 +Michael D. Weis, P.O. Box 1166, Northbrook, IL 60065-1166
 24538333 +Richards Building Supply Company, 12070 W. 159th St, Homer Glen, IL 60491-7850
 24538335 +TransUnion LLC, PO Box 2000, Chester, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: QCLSTEEGE.COM Aug 17 2016 01:48:00 Catherine L. Steege, ESQ, Jenner & Block,
 353 N. Clark Street, Chicago, IL 60654-5474
 24538314 +EDI: RMSC.COM Aug 17 2016 01:48:00 ABC Supply, 1 ABC Parkway, Beloit, WI 53511-4466
 24538315 +EDI: GMACFS.COM Aug 17 2016 01:48:00 Ally Financial, PO Box 380901,
 Bloomington, MN 55438-0901
 24538316 +EDI: AGFINANCE.COM Aug 17 2016 01:48:00 American General Financial/Springleaf Fi,
 Springleaf Financial/Attn: Bankruptcy De, PO Box 3251, Evansville, IN 47731-3251
 24538317 +EDI: BANKAMER.COM Aug 17 2016 01:48:00 Bank Of America, PO Box 26012, Nc4-105-03-14,
 Greensboro, NC 27420-6012
 24538320 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Aug 17 2016 02:31:04
 Cook County Treasurer's Office, 118 North Clark Street, Room 112, Chicago, IL 60602-1590
 24538321 +EDI: DISCOVER.COM Aug 17 2016 01:48:00 Discover Financial, Attn: Bankruptcy,
 P O Box 3025, New Albany, OH 43054-3025
 24538328 E-mail/Text: rev.bankruptcy@illinois.gov Aug 17 2016 02:30:16
 Illinois Department of Revenue, Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0338
 24538329 EDI: IRS.COM Aug 17 2016 01:49:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 24538334 +EDI: RMSC.COM Aug 17 2016 01:48:00 Synchrony Bank/Care Credit, Attn: bankruptcy,
 PO Box 103104, Roswell, GA 30076-9104
 24538336 EDI: USBANKARS.COM Aug 17 2016 01:49:00 Us Bank, 4325 17th Ave S., Fargo M, ND 58125
 24538337 +EDI: USBANKARS.COM Aug 17 2016 01:49:00 Us Bank Home Mortgage, Attn: Bankruptcy,
 Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2016 at the address(es) listed below:

Catherine L. Steege, ESQ csteeg@jenner.com, csteeg@ecf.epiqsystems.com
 Jason D Van Hemert on behalf of Debtor 1 Kevin C Duffy vanhemertlaw@gmail.com,
 courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;sulaiman.igotnotices@
 mail.com;bkcecf_sulaiman@bkexpress.info

District/off: 0752-1

User: ccabrales
Form ID: 318

Page 2 of 2
Total Noticed: 28

Date Rcvd: Aug 16, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Joseph S Davidson on behalf of Debtor 1 Kevin C Duffy jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;sulaiman.igotnotices@g
mail.com;bkecf_sulaiman@bkexpress.info
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4